

IN THE SPECIFICATION

Please amend the specification as follows:

Page 1, lines 4-10, please delete the cross references to related applications in their entirety and substitute the following therefor:

21 - This Application is related to the application entitled
AN ELECTRONIC BILL PAYMENT SYSTEM FOR MERCHANT IDENTIFICATION,
U.S. Application No. 08/994,047, filed December 19, 1997, and
the application entitled AN ELECTRONIC BILL PAYMENT SYSTEM WITH
ACCOUNT NUMBER SCHEMING, U.S. Application No. 08/994,046, filed
December 19, 1997. --